

**Information to identify the case:**

Debtor 1	<u>Letitia Lynn Aldycki</u>	Social Security number or ITIN	xxx-xx-2987
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-18269-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Letitia Lynn Aldycki

7/22/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Letitia Lynn Aldycki  
 Debtor

Case No. 18-18269-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 15

Date Rcvd: Jul 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2019.

db  
 cr      +Letitia Lynn Aldycki, PO Box 71, Adelphia, NJ 07710-0071  
 ++MERC HOLDINGS LLC, 2 TORI DRIVE, LAKEWOOD NJ 08701-2358  
 (address filed with court: Merco Holdings, LLC, 1195 Cecil Ct., Lakewood, NJ 08701)  
 517476094 +Charles D. Bauer, Esq., 489 Aurora Pl., Brick, NJ 08723-5063  
 517527280 +Christiana Trust, Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517476095 +Homeside Lending Inc., c/o Shapiro & Perez, 14000 Commerce Parkway, Suite B,  
 Mount Laurel, NJ 08054-2242  
 517476096 +Homeside Lending, Inc., 111 Eighth Avenue, New York, NY 10011-5201  
 517476099 Midland Funding LLC, Assignee for Target National Bank, c/o Pressler & Pressler,  
 7 Entin Rd., Parsippany, NJ 07054-5020  
 517476102 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit,  
 P.O. Box 245, Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg      E-mail/Text: usanj.njbankr@usdoj.gov Jul 23 2019 00:18:39 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg      +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 23 2019 00:18:36 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517476097 EDI: IRS.COM Jul 23 2019 03:43:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 517476100 +EDI: MID8.COM Jul 23 2019 03:43:00 Midland Funding, LLC, 2365 Northside Dr Ste 30,  
 San Diego, CA 92108-2709  
 517476101 +EDI: MID8.COM Jul 23 2019 03:43:00 Midland Funding, LLC, 2365 Northside Drive #300,  
 San Diego, CA 92108-2709  
 517493046 E-mail/Text: BANKO@summitcollects.com Jul 23 2019 00:19:09 Sea Girt Physical Medicine,  
 c/o Summit Account Resolution, PO Box 131, Champlin, MN 55316-0131  
 517476103 EDI: WTRRN BANK.COM Jul 23 2019 03:43:00 Target National Bank, PO Box 59231,  
 Minneapolis, MN 55459-0231

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 517476098\* ++MERC HOLDINGS LLC, 2 TORI DRIVE, LAKEWOOD NJ 08701-2358  
 (address filed with court: Merco Holdings, LLC, 195 Cecil Court, Lakewood, NJ 08701)  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 24, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Albert Russo docs@russotrustee.com  
 David A. Semanchik on behalf of Creditor Merco Holdings, LLC info@semanchiklaw.com  
 Denise E. Carlon on behalf of Creditor Christiana Trust, a division of Wilmington Savings  
 Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf of RBSDH  
 2013-1 Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 15

Date Rcvd: Jul 22, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Kevin Gordon McDonald on behalf of Creditor Christiana Trust, a division of Wilmington  
Savings Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf  
of RBSHD 2013-1 Trust kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Debtor Letitia Lynn Aldycki bkwoliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 7